

**ABSTRACT OF THE DISCLOSURE**

Methods, systems, and articles of manufacture for providing a benefit credit card products to customers are disclosed. A financial account provider provides a consumer with a benefit financial account that having conditions associated with it to be used to compare against purchase transactions. The financial account provider applying different account parameters to the purchase transactions to the financial account that satisfy conditions associated with the account than it would apply against standard transactions. The financial account has one or more benefit account parameters that include terms that are more beneficial to the customer than terms associated with the standard account parameters. For example, the benefit account parameter may include an interest rate that is lower than the interest rate included with standard account parameters if a customer purchases exceed a certain amount.